

United States Bankruptcy Court  
District of New Mexico

In re:  
Richard P Sharrio  
Brenda E Sharrio  
Debtors

Case No. 11-12811-s  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1084-1

User: admin  
Form ID: b18

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Oct 03, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2011.

db/jdb  
2978678 +Richard P Sharrio, Brenda E Sharrio, 404 Sunset Ave, Alamogordo, NM 88310-4147  
2978679 +Auto Credit, 301 N Main St, Rochester, NH 03867-4302  
2978682 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658  
2978684 +Coastway, One Coastway Plaza, Cranston, RI 02910-3246  
2978685 +Credit Watch Services, PO Box 156269, Fort Worth, TX 76155-1269  
2978686 +Direct TV, PO Box 6550, Englewood, CO 80155-6550  
2978688 +Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
2978689 +Home Depot, PO Box 653000, Dallas, TX 75265-3000  
2978691 +I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378  
2978692 +Marshall Law, 47 Depot Road E, East Kingston, NH 03827-2002  
Memorial Medical Center, 2450 South Telshor Blvd., Business Office,  
Las Cruces, NM 88011-5069  
2978693 +Narragansett Electric, PO Box 15391, Wilmington, DE 19850-5391  
2978694 +National Grid Service, 300 Erie Blvd, Syracuse, NY 13202-4250  
2978695 +Nco Fin /99, PO Box 15636, Wilmington, DE 19850-5636  
2978696 +Nco Fin/09, 507 Prudential Rd, Horsham, PA 19044-2308  
2978697 +Nh Northeast Cr Svcs, 41 Simon St, Nashua, NH 03060-3091  
2978698 +Otero Plumbing, PO Box 4381, Alamogordo, NM 88311-4381  
2978699 +Parnell & McKay, PLLC, 25 Nashua Road, Suite C-4, Londonderry, NH 03053-3445  
2978700 +Sprint Communications, 8014 Bayberry RD, Jacksonville, FL 32256-7412  
2978701 +Uncle Bob's Self Storage, PO Box 64378, Saint Paul, MN 55164-0378  
2978675 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICA S SERVICING CO, ATTN BANKRUPTCY DEPT,  
MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

2985128 EDI: PHINAMERI.COM Oct 04 2011 01:53:00 AmeriCredit Financial Services, Inc.,  
as Assignee from Long Beach, Acceptance Corp., PO Box 183853, Arlington, TX 76096  
2985122 EDI: PHINAMERI.COM Oct 04 2011 01:53:00 Americredit Financial Services, Inc., PO Box 183853,  
Arlington TX 76096  
2978680 +EDI: CHASE.COM Oct 04 2011 01:53:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
2978681 +EDI: CITICORP.COM Oct 04 2011 01:53:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, PO Box 20507, Kansas City, MO 64195-0507  
2978683 +EDI: CREDPROT.COM Oct 04 2011 01:48:00 Crd Prt Asso, Attn: Bankruptcy, PO Box 802068,  
Dallas, TX 75380-2068  
2978687 +EDI: RMSC.COM Oct 04 2011 01:48:00 Gemb/walmart, PO Box 981400, El Paso, TX 79998-1400  
2978689 +EDI: ICSYSTEM.COM Oct 04 2011 01:53:00 I C System Inc, PO Box 64378,  
Saint Paul, MN 55164-0378  
2978676 EDI: IRS.COM Oct 04 2011 01:53:00 Internal Revenue Service,  
Special Procedures - MS 5012 PX, 210 East Earll Drive, Phoenix, AZ 85012  
2978690 +EDI: RMSC.COM Oct 04 2011 01:48:00 Lowes / MBGA, Attention: Bankruptcy Department,  
PO Box 103104, Roswell, GA 30076-9104  
2978677 EDI: NMTRD.COM Oct 04 2011 01:48:00 NM Taxation & Revenue Department, P.O. Box 8575,  
Albuquerque, NM 87198-8575

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

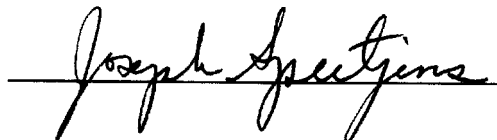
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

# United States Bankruptcy Court

District of New Mexico

Case No. 11-12811-s7

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard P Sharrio  
404 Sunset Ave  
Alamogordo, NM 88310

Brenda E Sharrio  
fka Brenda Zenda, fka Brenda Carvalho  
404 Sunset Ave  
Alamogordo, NM 88310

Last four digits of Social Security or other  
Individual Taxpayer-Identification No(s)., (if any):

xxx-xx-3034

xxx-xx-5391

Employer's Tax-Identification No(s)., /Other No(s) (if any):

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11 United States Code (the Bankruptcy Code).

BY THE COURT

Dated: 10/3/11

James S. Starzynski  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**